

## **Customer Complaint Policy and Procedures**

North Blenheim Mutual Insurance Company (referred to as 'North Blenheim Mutual' or the 'Company') is dedicated to providing top-notch services while remaining attentive to the concerns of its clients. This policy outlines how North Blenheim Mutual handles complaints made against the Company or its representatives.

A complaint is when a customer expresses dissatisfaction with NORTH BLENHEIM MUTUAL INSURANCE COMPANY's products, services, or the complaint-handling process, expecting a response or resolution. Customers can make complaints in writing.

## **Guiding Principles of Effective Complaint Handling**

- The Complaint Handling Policy is available on the Company's website and at its main office.
- The policy is easily accessible to all partners, employees, and clients and is designed to be understandable.
- The Company acknowledges receipt of each complaint immediately and handles them efficiently and courteously, keeping complainants informed of progress.
- Complaints are addressed in a fair, unbiased manner.
- There is no charge for making a complaint, and complainants' personal information is kept confidential unless consented otherwise.
- The Company is committed to resolving complaints efficiently and fairly, welcoming client feedback.
- All employees are responsible for effective complaint handling, which may affect performance evaluations.
- The complaint handling process is regularly reviewed for enhancement.

## **How to Make a Complaint**

Complaints can be submitted in writing to the Complaint Officer at the Company's address or via email.

Complaint Officer
North Blenheim Mutual Insurance Company
11 Baird St N, Bright, ON N0J1B0
Fax: (519) 454-8785
complaints@northblenheim.com

**Required Information:** Include your name, contact details, relationship with NORTH BLENHEIM MUTUAL INSURANCE COMPANY, the nature of the complaint, and supporting documentation.

Assistance: If needed, the Complaint Officer can assist in formulating or lodging a complaint.

**Acknowledgement:** The Company acknowledges all complaints immediately and aims to resolve them within five business days, notifying if the review takes longer.

Your Rights: You can inquire about your complaint's status via email and receive a response within three business days.

**Response:** The Company provides a written response to your complaint, with the option to request reconsideration by the Ombudsman if dissatisfied.

**Further Action:** If unhappy with the Company's handling, you can escalate the matter to the Financial Services Regulatory Authority of Ontario.

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